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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

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Serial No.: 09/751,900

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Art Unit: 3624

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Filed: December 29, 2000

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Examiner: Geoffrey R. Akers

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For: METHODS AND SYSTEMS
FOR DETERMINING ROLL
RATES OF LOANS

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REQUEST FOR RECONSIDERATION

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GROUP 3600

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action dated February 9, 2004, Applicant respectfully requests consideration and entry of the following remarks: